

FILED *

2	8378 Hillsbrook Drive	JUN 2 1 2010	
3	Antelope, CA 95843 (916) 760-8420	MITTED CTATES DANIED INTO COUNT	
	(916) 671- 1654 FAX karinfrank@gmail.com	UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA	
4	Debtor and Debtor-in-Possession		
5,	Pro Se		
6	UNITED STATES I	BANKRUPTCY COURT	
7	EASTERN DISTRICT OF CALIFORNIA		
8			
9	In re:	Case No.: 10 36 150	
10	KARIN M. FRANK	Chapter 11	
11	Debtor	Hearing Date:	
12		Hearing Time:	
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17	MOTION TO VALUE COLLATERAL	"STRIP OFF" AND MODIEV RIGHTS OF	
18	MOTION TO VALUE COLLATERAL, "STRIP OFF" AND MODIFY RIGHTS OF UNSECURED CREDITORS PURSUANT TO 11 U.S.C. § 506(a)		
19			
20	Now comes the above-captioned debtor an	ad debtor in possession (collectively, the "Debtor")	
21	files this motion (the "Motion"), pursuant to secti	on 506(a) of the United States Bankruptcy Code, 11	
22	U.S.C. §§ 101, et seq. (the "Bankruptcy Code") and Bankruptcy Rules 3012 and 9014 of the Federal		
23	Rules of Bankruptcy Procedure to value collateral	securing certain residential loans and re-classify	
24			
25	lenders' claims as unsecured and in support of the Motion state:		
26	FACTUAL BACKGROUND		
27	1. On June 21, 2010 the Debtor filed a Voluntary Petition under Chapter 11 of the		
28	Bankruptcy Code. The Debtor currently owns thirteen (13) residential rental properties (the		

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"Properties") listed below. A Market Analysis and Comparable Sales report is attached for these properties as Exhibits A, B, C, D, E, F, G, H, I, J, K, L, M respectively. Additional copies are available to creditors and parties-in-interest upon request.

Property 1

- 2. 7420 Woodside Dr Citrus Heights, CA 95621 Debtor's Rental Property ("Property 1").
- 3. On the petition date, the estimated **value** of Property 1 was \$255,000, and as set forth in *Exhibit A*, attached herein and incorporated for reference.
 - 4. At the time of filing the petition, Property 1 was subject to the following lien:
 - a. Chase Home Loans, Acct# xxxxxx5637, (First Deed of Trust) in an estimated amount of \$927,000. A proof of claim has not been filed. The true beneficiary is unknown.
 - b. Avenue Silver Account # 0911 in an estimated amount of \$150,000, plus accrued interest. A proof of claim has not been filed.

Property 2

- 5. 7056 Shadygrove St., Tujunga, CA 91042; Debtor's Rental Property ("Property 2").
- 6. On the petition date, the estimated **value** of Property 2 was \$159,800.00 as set forth in *Exhibits B*, which compares recent sales attached herein and incorporated for reference.
 - 7. At the time of filing the petition, Property 2 was subject to the following liens:
 - a. Chase Home Loans, Acct# xxxxxx5208, (First Deed of Trust) in an estimated amount of \$360,000. A proof of claim has not been filed. The true beneficiary is unknown.
 - b. Chase Home Loans, Acct# xxxxxx7727, (Second Deed of Trust) in an estimated amount of \$38,356. A proof of claim has not been filed.

Property 3

- 8. 1421 Arcade Blvd., Sacramento CA 95815; Debtor's Rental Property ("Property 3").
- 9. On the petition date, the estimated value of Property 3 was \$72,600 as set forth in

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Exhibit C, attached herein and incorporated for reference.

- 10. At the time of filing the petition, Property 3 was subject to the following lien:
 - a. Chase Home Loans, Acct# xxxxxx8220, (First Deed of Trust) in an estimated amount of \$195,000. A proof of claim has not been filed. The true beneficiary is unknown.
 - b. Bob Filderman, (Second Deed of Trust) in an estimated amount of \$60,000. A proof of claim has not been filed.

Property 4

- 11. 2631 Hawthorne St., Sacramento, CA 95815; Debtor's Rental Property ("Property 4").
- 12. On the petition date, the estimated **value** of Property 4 was \$53,600, as set forth in *Exhibit D*, attached herein and incorporated for reference.
 - 13. At the time of filing the petition, Property 4 was subject to the following lien:
 - a. Chase Home Loans, Acct# xxxxxx0911, (First Deed of Trust) in an estimated amount of \$170,000. A proof of claim has not been filed. The true beneficiary is unknown.
 - b. Marvin Becker, (Second Deed of Trust) in an estimated amount of \$40,000. A proof of claim has not been filed.

Property 5

- 14. 8024 Renton Way, Sacramento CA 95828; Debtor's Rental Property ("Property 5").
- 15. On the petition date, the estimated **value** of Property 5 was \$140,000, as set forth in *Exhibit E*, attached herein and incorporated for reference.
 - 16. At the time of filing the petition, Property 5 was subject to the following liens:
 - a. Chase Home Loans, Acct# 0702859026, (First Deed of Trust) in an estimated amount of \$397,000. A proof of claim has not been filed. The true beneficiary is unknown.

1		Property 6	
2	17.	4912 Fawnridge Way, Antelope, CA 95843; Debtor's Rental Property ("Property 6").	
3	18.	On the petition date, the estimated value of Property 6 was \$167,966 as set forth in	
4	Exhibit F, att	ached herein and incorporated for reference.	
5	19.	At the time of filing the petition, Property 6 was subject to the following liens:	
6 7		a. Chase Home Loans, Acct# xxxxxx2958, (First Deed of Trust) in an estimated amount	
8		of \$295,000. A proof of claim has not been filed. The true beneficiary is unknown.	
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10		b. Chase Home Loans, Acct# xxxxxx5668, (Second Deed of Trust) in an estimated	
11		amount of \$40,000. A proof of claim has not been filed.	
12		Property 7	
13	20.	3709 Innovator Way, Sacramento, CA 95834; Debtor's Rental Property ("Property 7").	
14	21.	On the petition date, the estimated value of Property 7 was \$198,000 as set forth in	
15	Exhibits G, attached herein and incorporated for reference.		
16	22.	At the time of filing the petition, Property 7 was subject to the following liens:	
17		a. CitiBank, Acct# 2005547220, (First Deed of Trust) in an estimated amount of	
18		\$275,000. A proof of claim has not been filed. The true beneficiary is unknown.	
19		Property 8	
20	23.	4009 33 rd St., Sacramento, CA 95817; Debtor's Rental Property ("Property 8").	
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22	24.	On the petition date, the estimated value of Property 8 was \$72,050 as set forth in	
23	Exhibits H, a	ttached herein and incorporated for reference.	
24	25.	At the time of filing the petition, Property 8 was subject to the following liens:	
25		a. CitiBank, Acct# 20056478429, (First Deed of Trust) in an estimated amount of	
26		\$165,000. A proof of claim has not been filed. The true beneficiary is unknown.	
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1	Property 9
2	26. 471 Grand Ave., Sacramento, CA 95838; Debtor's Rental Property ("Property 9").
3	27. On the petition date, the estimated value of Property 9 was \$70,203 as set forth in
4	Exhibits I, attached herein and incorporated for reference.
5	28. At the time of filing the petition, Property 9 was subject to the following liens:
6 7	Wells Fargo, Acct# xxxxxx1998 (First Deed of Trust) in an estimated amount of \$185,000. A proof of
8	claim has not been filed. The true beneficiary is unknown.
9	Property 10
10	29. 842 First Street, Sonoma, CA 95476. Debtor's Rental Property ("Property 10").
11	30. On the petition date, the estimated value of Property 10 was \$189,000.00 as set forth in
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13	<u>Exhibits J</u> which compares recent sales attached herein and incorporated for reference.
14	31. At the time of filing the petition, Property 10 was subject to the following liens:
15	a. Wells Fargo, Acct# xxxxxx6016, (First Deed of Trust) in an estimated amount of
16	\$425,000. A proof of claim has not been filed. The true beneficiary is unknown.
17	Property 11
18	32. 3612 North Country Dr., Antelope, CA 95843; Debtor's Rental Property ("Property 11"
19	33. On the petition date, the estimated value of Property 11 was \$149,000 as set forth in
20	Exhibit K, attached herein and incorporated for reference.
21	34. At the time of filing the petition, Property 11 was subject to the following liens:
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23	a. Met Life Home Loans, Acct# xxxxxx8544 (First Deed of Trust) in an estimated
24	amount of \$85,000. A proof of claim has not been filed. The true beneficiary is
25	unknown.
26	b. Elvin Midkiff, (Second Deed of Trust) in an estimated amount of \$150,000. A proof
27	of claim has not been filed.
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Property 12

- 35. 564 Oakborough Way, Roseville, CA 95747; Debtor's Rental Property ("Property 12").
- 36. On the petition date, the estimated **value** of Property 12 was \$139,000.00, as set forth in *Exhibit L* attached herein and incorporated for reference.
- 37. At the time of filing the petition, Property 12 was subject to the following liens:

 AHMSI, Acct# xxxxxx3308, (First Deed of Trust) in an estimated amount of \$300,000. A proof of claim has not been filed. The true beneficiary is unknown.

Property 13

- 38. 2883 Perktel St Sacramento, CA 95815; Debtors Rental Property ("Property 13").
- 39. On the petition date, the estimated **value** of property 13 was \$50,820 as set forth in *Exhibit M*, attached herein and incorporated for reference.
- 40. At the time of filing the petition, Property 13 was subject to the following liens:

 Chase Home Loans, Acct# xxxxxx3726, (First Deed of Trust) in an estimated amount of \$159,000. A proof of claim has not been filed. The true beneficiary is unknown.

MEMORANDUM OF LAW

41. Section 506(a)(1) of the Bankruptcy Code provides that a Chapter 11 debtor may bifurcate a secured lender's claim into an allowed secured claim and an allowed unsecured claim based upon the actual value of the property securing such lender's lien.

An allowed claim of a creditor secured by a lien on property in which the estate has an interest, or that is subject to setoff under section 553 of this title, is a secured claim to the extent of the value of such creditor's interest in the estate's interest in such property, or to the extent of the amount subject to setoff, as the case may be, and is an unsecured claim to the extent that the value of such creditor's interest or the amount so subject to setoff is less than the amount of such allowed claim. Such value shall be determined in light of the purpose of the valuation and of the proposed disposition or use of such property, and in conjunction with any hearing on such disposition or use or on a plan affecting such creditor's interest.

|| 11 U.S.C. § 506(a)(1).

38. The Supreme Court has recognized that section 506 of the Bankruptcy Code defines the amount of the secured creditor's allowed secured claim and the conditions of his receiving post-petition interest. <u>United Sav. Ass'n of Texas v. Timbers of Inwood Forest Associates, Ltd.</u>, 484 U.S. 365, 371 (1988). In <u>United Sav. Ass'n of Texas</u>, the Supreme Court interpreting Section 506(a) of the Bankruptcy Code found that:

In subsection (a) of this provision the creditor's "interest in property" obviously means his security interest without taking account of his right to immediate possession of the collateral on default. If the latter were included, the "value of such creditor's interest" would increase, and the proportions of the claim that are secured and unsecured would alter, as the stay continues-since the value of the entitlement to use the collateral from the date of bankruptcy would rise with the passage of time. No one suggests this was intended. The phrase "value of such creditor's interest" in § 506(a) means "the value of the collateral."

See id. (emphasis added) (quoting H.R.Rep. No. 95-595, pp. 181, 356 (1977)).

- 39. The Ninth Circuit agrees with this interpretation of section 506 of the Bankruptcy Code. In re Maldonado, 46 B.R. 497, 499 (9th Cir. BAP 1984) (interpreting section 506(a), "a claim is a 'secured claim' to the extent of the value of [the] creditor's interests in the estate's interest in the property. The entire claim is not a secured claim. The claim is secured only to the extent of the value of the secured interest.")
- 40. In addition, a Bankruptcy Court has found that "an 'allowed secured claim' is a determination generally made under 11 U.S.C. § 506." In re BBT, 11 B.R. 224, 229 (Bankr. D. Nev. 1981). The Bankruptcy Court further stated that, with respect to a claim secured by a lien on property of the estate, "to the extent that the value of the property is less than the amount of the total allowed claim, the claim is unsecured." Id. (emphasis added).
- 41. Thus, pursuant to the law of this Circuit, the amount of the allowed secured claim cannot exceed the market value of the property and the remainder of the claim must be treated as an allowed unsecured claim for purposes of the plan. <u>In re Sagewood Manor Associates Ltd. Partnership</u>, 223 B.R. 756, 773 (Bankr. D. Nev. 1998) (holding that the court may confirm a chapter 11 plan over the objection

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of a class of secured claims if the members of that class are to receive under the plan property of a value equal to the allowed amount of their secured claims, as determined under 11 U.S.C. § 506(a)).

42. Moreover, the Ninth Circuit Court of Appeals has also found that a wholly unsecured lien holder's claim can be modified and reclassified as a general unsecured claim pursuant to section 506(a) of the Bankruptcy Code. See <u>In re Zimmer</u>, 313 F.3d 1220 (9th Cir. 2002). Specifically, the Court held:

Section 506(a) divides creditors' claims into 'secured claims' and 'unsecured claims.' Although the conventional interpretation of 'secured' might include any claim in which the creditor has a security interest in the debtor's property, § 506(a) makes clear that the status of a claim depends on the valuation of the property:

'An allowed claim of a creditor secured by a lien on property in which the estate has an interest ... is a secured claim to the extent of the value of such creditor's interest in the estate's interest in such property ... and is an unsecured claim to the extent that the value of such creditor's interest ... is less than the amount of such allowed claim.'

11 U.S.C. § 506(a). To put it more simply, a claim such as a mortgage is not a 'secured claim' to the extent that it exceeds the value of the property that secures it. Under the Bankruptcy Code 'secured claim' is thus a term of art not every claim that is secured by a lien on property will be considered a 'secured claim.' Here, it is plain that PSB Lending's claim for the repayment of its loan is an unsecured claim, because its deed of trust is junior to the first deed of trust, and the value of the loan secured by the first deed of trust is greater than the value of the house.

<u>In re Zimmer</u>, 313 F.3d at 1222 - 23.

- 43. Accordingly, because the first mortgages on 13 of the Properties are under-secured, those lenders claims should be bifurcated into secured and unsecured claims based on the market value of the Properties as shown in their respective Comparable Sales & Market Analysis as set forth in Exhibits A through M.
- 44. Moreover, because eleven of the second mortgages are wholly unsecured (in that there is no equity above the first mortgages in eleven of the Properties), those unsecured claims should be reclassified as a general unsecured claims to be treated pro rata with similar unsecured creditors. The second mortgage lenders should also be stripped of their secured rights under state law since no maintainable security interest in the subject Properties exists.

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45. Finally, the filing of a motion rather than an adversary proceeding to achieve the relief requested herein is appropriate in this Court. See In re Bonsignori, Case No. BKS-08-11830-LBR (D. Nev. June 25, 2008) (approving the stripping off of an unsecured lien by motion); see also <u>In re Robert</u>, 313 B.R. 545 (Bankr. N.D.N.Y. 2004); In re Bennett, 312 B.R. 843 (Bankr. W.D. Ky. 2004); In re King, 290 B.R. 641 (Bankr. C.D. Ill. 2003); In re Millspaugh, 302 B.R. 90 (Bankr. D. Idaho 2003); Dickey v. Ben. Fin. (In re Dickey), 293 B.R. 360 (Bankr. M.D. Pa. 2003); In re Hill, 304 B.R. 800 (Bankr. S.D. Ohio 2003); In re Sadala, 294 B.R. 180 (Bankr. M.D. Fla. 2003); In re Fisher, 289 B.R. 544 (Bankr. W.D.N.Y. 2003); In re Hoskins, 262 B.R. 693 (Bankr. E.D. Mich. 2001); In re Fuller, 255 B.R. 300 (Bankr. W.D. Mich. 2000); and In re Williams, 166 B.R. 615 (Bankr. E.D. Va. 1994). 46. Accordingly, the Debtors reserve the right to re-value the properties in connection with

confirmation of the plan.

CONCLUSION

47. Bankruptcy law is clear, absent sufficient equity in the Properties, the first mortgage lenders claims are only partially secured and thus should be bifurcated into secured and unsecured claims. The second mortgage lenders are wholly unsecured and should receive only their pro rata distribution with other general unsecured creditors through the Debtor's Chapter 11 plan.

WHEREFORE, Debtor prays that this Court:

Valuate each of the Properties in accordance with the Market Analysis attached hereto;

- Avoid, "strip off", and extinguish AVENUE SILVER's (Property 1) CHASE's (Property 2 & 6), Bob Filderman (Property 3) and Marvin Becker (Property 4) wholly unsecured second liens pursuant to section 506(a) of the Bankruptcy Code;
- Bifurcate CHASE's claim (Property 1) into secured and unsecured claims in the respective amounts of \$255,000 as a secured claim and \$672,000 as an unsecured claim;

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- Bifurcate CHASE's claim (Property 2) into secured and unsecured claims in the respective amounts of \$159,800 as a secured claim and \$237,200 as an unsecured claim;
- Bifurcate CHASE's claim (Property 3) into secured and unsecured claims in the respective amounts of \$72,600 as a secured claim and \$122,400 as an unsecured claim;
- Bifurcate CHASE's claim (Property 4) into secured and unsecured claims in the respective amounts of \$53,600 as a secured claim and \$116,400 as an unsecured claim;
- Bifurcate CHASE's claim (Property 5,) into secured and unsecured claims in the respective amounts of \$140,000 as a secured claim and \$257,000 as an unsecured claim;
- Bifurcate CHASE's claim (Property 6) into secured and unsecured claims in the respective amounts of \$167,966 as a secured claim and \$127,034 as an unsecured claim;
- Bifurcate CITIBANK's claim (Property 7) into secured and unsecured claims in the respective amounts of \$198,000 as a secured claim and \$77,000 as an unsecured claim;
- Bifurcate CITIBANK's claim (Property 8) into secured and unsecured claims in the respective amounts of \$72,050 as a secured claim and \$92,950 as an unsecured claim;
- Bifurcate WELLS FARGO's claim (Property 9) into secured and unsecured claims in the respective amounts of \$70,203 as a secured claim and \$112,797 as an unsecured claim;
- Bifurcate WELLS FARGO's claim (Property 10) into secured and unsecured claims in the respective amounts of \$189,000 as a secured claim and \$236,000 as an unsecured claim;
- Bifurcate ELVIN MIDKIFF's claim (Property 11) into secured and unsecured claims in the respective amounts of \$64,000 as a secured claim and \$86,000 as an unsecured claim;

- Bifurcate AHMSI's claim (Property 12) into secured and unsecured claims in the respective amounts of \$139,000.00 as a secured claim and \$161,000 as an unsecured claim;
- Bifurcate CHASE's claim (Property 13) into secured and unsecured claims in the respective amounts of \$50,820 as a secured claim and \$108,180 as an unsecured claim;
- Order the monthly Principal and Interest payments due to Chase Home Loans (Property 1 through 6 and 13) on the reduced value of collateral security in the amount of \$255,000 (Property 1); \$159,800 (Property 2); \$72,600 (Property 3); \$53,600 (Property 4); \$140,000 (Property 5); \$167,966 (Property 6); and \$50,820 (Property 13) as a secured claim, be adjusted and lowered accordingly; and a proposed fixed interest rate of 3% for 5 years, then for the remaining 25 years a fixed interest rate of 4.75% starting from the date the value of the collateral is reduced on Property 1 through 6 and 13;
- Order the monthly Principal and Interest payments due to CitiBank (Property 7 & 8) on the reduced value of collateral security in the amount of \$198,000 (Property 7); and \$72,050 (Property 8) as a secured claim, be adjusted and lowered accordingly; and a proposed fixed interest rate of 3% for 5 years, then for the remaining 25 years a fixed interest rate of 4.75% starting from the date the value of the collateral is reduced on Property 7 & 8;
- Order the monthly Principal and Interest payments due to Wells Fargo (Property 9 & 10) on the reduced value of collateral security in the amount of \$70,203 (Property 9); and \$189,000 (Property 10) as a secured claim, be adjusted and lowered accordingly; and a proposed fixed interest rate of 3% for 5 years, then for the remaining 25 years a fixed interest rate of 4.75% starting from the date the value of the collateral is reduced on Property 9 & 10;

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- Order the monthly Principal and Interest payments due to Elvin Midkiff (Property 11) on the reduced value of collateral security in the amount of \$64,000 (Property 11) as a secured claim, be adjusted and lowered accordingly; and a proposed fixed interest rate of 3% for 5 years, then for the remaining 25 years a fixed interest rate of 4.75% starting from the date the value of the collateral is reduced on Property 11;
- Order the monthly Principal and Interest payments due to American Home Mortgage Servicing (Property 12) on the reduced value of collateral security in the amount of \$139,000 (Property 12) as a secured claim, be adjusted and lowered accordingly; and a proposed fixed interest rate of 3% for 5 years, then for the remaining 25 years a fixed interest rate of 4.75% starting from the date the value of the collateral is reduced on Property 12;

Reserve the Debtor's right to revalue the properties in connection with confirmation of the plan; and such other relief the Court deems just and proper.

Dated this 21st day of June, 2010.

Karin Frank in pro se 8378 Hillsbrook Drive Antelope, CA 95843 (916) 760-8420 (916) 671- 1654 FAX karinfrank@gmail.com

Debtor and Debtor-in-Possession

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1	CERTIFICATE OF SERVICE
2	I HEREBY CERTIFY that a true and correct copy of the Motion to Value Collateral was
3	sent Via US CERTIFIED MAIL RETURN RECEIPT on June 21, 2010, to the following:
4	Chase Home Loans
5	Acct #5637 10790 Rancho Bernardo Rd
6	San Diego CA 92127-0000
7	ATTN: OFFICER, MANAGER, OR AGENT Certified#7009-3410-0001-2876-0699
8	Chase Home Loans
9	Acct #8220
10	10790 Rancho Bernardo Rd San Diego CA 92127-0000
11	ATTN: OFFICER, MANAGER, OR AGENT Certified#7009-3410-0001-2876-1986
12	Wells Fargo NA
13	Acct #6016 PO BOX 30086
14	Los Angeles, CA 90030-0086
15	ATTN: OFFICER, MANAGER, OR AGENT Certified#7009-3410-0001-2876-1979
16	CitiBank
17	Acct #8439 5280 Corporate Dr
18	Frederick MD 21703-0000
19	ATTN: OFFICER, MANAGER, OR AGENT Certified#7009-3410-0001-2876-1962
20	CitiBank
21	Acct # 7220 5280 Corporate Dr
22	Frederick MD 21703-0000
23	ATTN: OFFICER, MANAGER, OR AGENT Certified#7009-3410-0001-2876-1955
24	AHMSI
25	Acct #3308 1525 Beltline Rd
26	Irving TX 75019-4913
27	ATTN: OFFICER, MANAGER, OR AGENT Certified#7009-3410-0001-2876-1948
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1	Chase Home Loans
2	Acct #2958 10790 Rancho Bernardo Rd
3	San Diego CA 92127-0000
4	ATTN: OFFICER, MANAGER, OR AGENT Certified#7009-3410-0001-2876-1931
5	Chase Home Loans
6	Acct #0911
7	10790 Rancho Bernardo Rd San Diego CA 92127-0000
	ATTN: OFFICER, MANAGER, OR AGENT Certified#7009-3410-0001-2876-1924
8	
9	Chase Home Loans Acct #5208
0	10790 Rancho Bernardo Rd
1	San Diego CA 92127-0000 ATTN: OFFICER, MANAGER, OR AGENT
2	Certified#7009-3410-0001-2876-1917
3	Chase Home Loans
4	Acct #9026 10790 Rancho Bernardo Rd
5	San Diego CA 92127-0000
6	ATTN: OFFICER, MANAGER, OR AGENT Certified#7009-3410-0001-2876-1900
7	Chase Home Loans
8	Acct #3726
9	10790 Rancho Bernardo Rd San Diego CA 92127-0000
	ATTN: OFFICER, MANAGER, OR AGENT
20	Certified#7009-3410-0001-2876-1894
1	Wells Fargo NA Acct #1998
2	PO BOX 30086
3	Los Angeles, CA 90030-0086 ATTN: OFFICER, MANAGER, OR AGENT
:4	Certified#7009-3410-0001-2876-1887
:5	Met Life Home Loans
6	Acct# 8544 4000 Horizon Way Suite 100
7	Irving TX 75063-0000
8	ATTN: OFFICER, MANAGER, OR AGENT

1	
2	Avenue Silver, LLC 1500 E. Tropicana Ave, Suite 102
3	Las Vegas, NV 89119 ATTN: OFFICER, MANAGER, OR AGENT
4	Certified#7009-3410-0001-2876-1856
5	US TRUSTEE CH 11
6	501 I STREET SACRAMENTO, CA 95814
7	,
8	
9	/s/ Karin M. Frank
10	8378 Hillsbrook Drive
11	Antelope, CA 95843 (916) 760-8420
12	(916) 671- 1654 FAX
13	karinfrank@gmail.com Debtor and Debtor-in-Possession
14	Pro Se
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EXHIBIT A

Personalized Homepage Saved Searches

cyberhomes

HOME | NEWS & ADVICE | BLOG | MAPS | MOVING | HOME FINANCE | ABOUT OUR DATA

Home Values

7420 Woodside Dr, Citrus Heights, CA 95621

Search options

Home

7420 Woodside Dr, Citrus Heights, CA 95621

Back to search results Prev Next

Estimate:

\$255,024

Change over last month: Estimate Range: \$229,521 - \$293,277

53.960

Last Update: April 19, 2010



-advertisement-

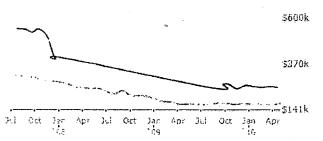
Estimated Home Value

Compared to: ZIP 95621 Citrus Heights

Change over: 1 year | All

☐ This House 95621

☐ Citrus Heights



Home Facts

Estimate Range	\$229,521 - \$293,277
Bedrooms	5
Bathrooms	4.5
Living Area	4,140 Sq feet
Lot Size	130,680 Sq feet
Туре	Multifamily
Parcel	243-0010-008
County	Sacramento
Year Built	1970
Total Rooms	10
Heating	Yes
Cooling	Yes
Number of Stories	2
Legal Description	FRAC NW 1 4 SEC 35M T10N R6E MDB&M DESC AS BEG AT PT LOC S88<54W 358.5 FT AND N00<25W 4.10 FT FR NE COR OF NW 1 4 TH

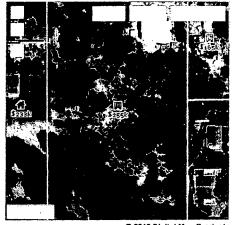
Sales and Tax Info

HOME OWNERSHIP

FIRST TIME HOME BUYERS

Neighborhood

Citrus Heights, CA 95621



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Multifamily homes for sale

Homes

Multifamily homes

Choose a topic to view as heatmap:

None

Home Equity Rates for 95621 Powered by Bankrate

Loan Type	Today	Last Week
\$30K HELOC	4.62%	3.74%
\$30K home equity loan	6.49%	6.24%
\$75K home equity loan	6.24%	6.24%
\$50K home equity loan	6.24%	6.24%
\$50K HELOC	3.74%	3.74%

Updated 6/13/2010

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Home Values

7222 Apperson St, Tujunga, CA 91042

Search options

Home

7222 Apperson St, Tujunga, CA 91042

Back to search results

Next

Estimate:

\$158,696

Change over last month: Estimate Range: \$142,826 - \$182,500

Last Update: June 9, 2010

-\$1,774

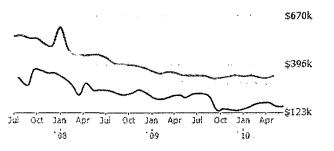
-advertisement-

Estimated Home Value

Compared to: ☑ ZIP 91042 ☑ Tujunga

Change over: 1 year | All

■ This House □ 91042 a Tujunga CA



Home Facts

Estimate Range	\$142,826 - \$182,500
Bedrooms	2
Bathrooms	2
Living Area	595 Sq feet
Lot Size	2,966 Sq feet
Туре	Single Family
Parcel	2565-012-035
County	Los Angeles
Year Built	1924
Total Rooms	_
Heating	Floor/Wall
Cooling	_
Number of Stories	_
Legal Description	LOS TERRENITOS TRACT W 33.23 FT OF E 73.73 FT OF N 89.615 FT OF LOT 53

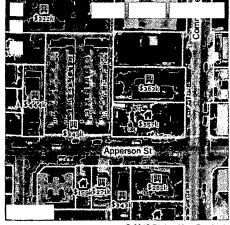
Sales and Tax Info

Salae Hietoni

Salae Price

Neighborhood

Tujunga, CA 91042



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Homes

- Multifamily homes for sale
- **Multifamily homes**

Choose a topic to view as heatmap:

-advertisement-

Home Equity Rates for 91042 Powered by Bankrate

Today	Last Week
5.99%	5.99%
7.25%	7.25%
7.25%	7.25%
7.25%	7.25%
5.12%	5.12%
	5.99% 7.25% 7.25% 7.25%

91042

Find lenders in your area

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Homes For Sale

1421 Arcade Blvd, Sacramento, CA 95815

Search options

Home

1421 Arcade Blvd, Sacramento, CA 95815

Back to search results Prev Next

Estimate:

\$72,542

Change over last month: Estimate Range: \$65,287 - \$83,423

Last Update: June 9, 2010



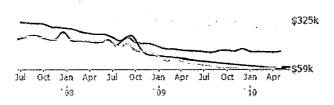
Estimated Home Value

Compared to: ☑ ZIP 95815 ☑ Sacramento ☑ CA

Change over: 1 year | All

■ This House □ 95815 Sacramento

\$590k



Home Facts

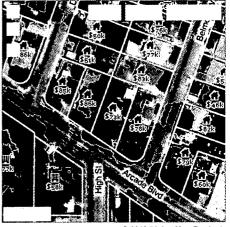
Estimate Range	\$65,287 - \$83,423
Bedrooms	3
Bathrooms	1
Living Area	1,186 Sq feet
Lot Size	6,970 Sq feet
Туре	Single Family
Parcel	251-0323-011
County	Sacramento
Year Built	1955
Total Rooms	5
Heating	None
Cooling	None
Number of Stories	_
Legal Description	SCHMITZ TRACT

Sales and Tax Info

Sales History Sales Price \$57,000 5/18/2000

Neighborhood

Sacramento, CA 95815



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-advertisement-

Home Equity Rates for 95815 Powered by Bankrate

Loan Type	Today	Last Week
\$30K HELOC	4.62%	3.74%
\$30K home equity loan	6.49%	6.24%
\$75K home equity loan	6.24%	6.24%
\$50K home equity loan	6.24%	6.24%
\$50K HELOC	3.74%	3.74%

95815

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Neighborhood

Sacramento, CA 95815

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Home Values

2631 Hawthome St, Sacramento, CA 95815

Search options

Home

2631 Hawthorne St, Sacramento, CA 95815

Back to search results Next

-advertisement-

Estimate:

\$53,680

Change over last month:

Estimate Range: \$48,312 - \$61,732

Last Update: May 10, 2010

Estimated Home Value

About...

☑ CA Compared to: ZIP 95815 Sacramento

Change over: 1 year | All

☐ This House

95815 Sacramento CA

\$590k. \$317k 3an 165 . :: 13

Home Facts

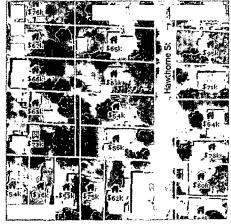
\$48,312 - \$61,732 Estimate Range **Bedrooms** Bathrooms Living Area 720 Sq feet 9,583 Sq feet Lot Size Single Family Type 263-0152-011 Parcel County Sacramento Year Built 1940 **Total Rooms** Heating Yes Cooling **Number of Stories** Legal Description N 66 FT OF W 144 FT OF E 164 FT

Sales and Tax Info

Sales History

Sales Price

LOT 50 NORWOOD A CRES



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() Homes for sale

Multifamily homes Choose a topic to view as heatmap:

None

-advertisement-

Homes

Home Equity Rates for 95815 Powered by Bankrate

Loan Type	Today	Last Week
\$30K HELOC	3.74%	3.74%
\$30K home equity loan	6.24%	6.24%
\$75K home equity loan	6.24%	6.24%
\$50K home equity loan	6.24%	6.24%
\$50K HELOC	3.74%	3.74%
95815	Uį	pdated 6/1/2010

95815

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Home Values

8024 Renton Way, Sacramento, CA 95828

Search options

Home for sale

8024 Renton Way, Sacramento, CA 95828

Back to search results
Prev Next

FOR SALE

4 Bedrooms 3 Bathrooms

Home Size

1,818 Sq feet

Home Type Single Family

\$140,000

Days on Market



-advertisement

Home Facts

Public Facts	Listing Facts
_	_
4	4
2.5	3
1,818 Sq feet	1,818 Sq feet
9,000 Sq feet	9,017 Sq feet
Single Family	Single Family
051-0430-050	051-0430-050-0000
Sacramento	SACRAMENTO
1978	1978
8	_
Hot Water	_
Yes	_
2	_
COTTONWOOD 01	_
	2.5 1,818 Sq feet 9,000 Sq feet Single Family 051-0430-050 Sacramento 1978 8 Hot Water Yes 2 COTTONWOOD

Sales and Tax Info

Sales History

7/29/2005 HOME OWNERSHIP

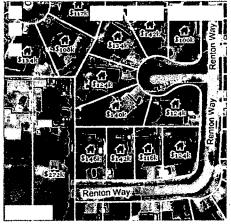
FIRST TIME NOME BUYERS

Sales Price

Sponsored By:

Neighborhood

Sacramento, CA 95828



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Homes for sale

Homes

四 Multifamily homes

Choose a topic to view as heatmap:

None

-advertisement-

Mortgage Rates for 95828 Powered by Bankrate

Mortgage Type	Today	Last Week
30 yr fixed mtg	4.83%	4.78%
15 yr fixed mtg	4.31%	4.25%
30 yr fixed jumbo mtg	5.52%	5.49%
5/1 ARM	3.67%	3.67%
5/1 jumbo ARM	4.48%	4.44%

95828

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Close

Updated 6/1/2010

How much home can you afford?

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ord?

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4912 Fawnridge Way, Antelope, CA 95843

Search options

Home

4912 Fawnridge Way, Antelope, CA 95843

Back to search results Next

Estimate:

\$167,966

Change over last month: Estimate Range: \$151,169 - \$193,160

Last Update: May 10, 2010



-advertisement-

Estimated Home Value

About...

Compared to: ZIP 95843

Change over: 1 year | All

This House

95843 . O Antelope CA

5596k

\$371K

\$151k Oct Jan 16

Home Facts

Estimate Range	\$151,169 - \$193,160
Bedrooms	3
Bathrooms	2
Living Area	1,501 Sq feet
Lot Size	5,500 Sq feet
Туре	Single Family
Parcel	203-1310-083
County	Sacramento
Year Built	1991
Total Rooms	. 6
Heating	Yes
Cooling	Yes
Number of Stones	1
Legal Description	FALCONS VIEW 03

Sales and Tax Info

Sales History 3/5/2007

Sales Price \$275,000

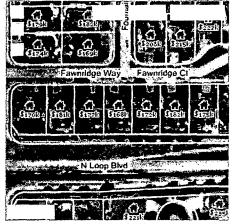
HOME OWNERSHIP

FIRST TIME HOME BUYERS

Sponsored By:

Neighborhood

Antelope, CA 95843



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Homes

Choose a topic to view as heatmap: None

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Home Equity Rates for 95843 Powered by Bankrate

Loan Type	Today	Last Week
\$30K HELOC	3.74%	3.74%
\$30K home equity loan	6.24%	6.24%
\$75K home equity loan	6.24%	6.24%
\$50K home equity loan	6.24%	6.24%
S50K HELOC	3.74%	3.74%
95843	Uį	odated 6/1/2010

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Stop-By-Step Gulde for First-Time Home Buyers

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HOME BUYING

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Home Values

Sacramento, CA 95834

Search options

Home for sale

3200 Marrissey Ln, Sacramento, CA 95834

Back to search results Prev Next

FOR SALE

4 Bedrooms 3 Bathrooms Home Type Single Family

\$180,900

Home Size 3,180 Sq feet Days on Market

517 days



-advertisement-

Home Facts

	Public Facts	Listing Facts
Estimate Range		_
Bedrooms	4	4
Bathrooms	2.5	3
Living Area	1,823 Sq feet	3,180 Sq feet
Lot Size	3,189 Sq feet	_
Туре	Single Family	Single Family
Parcel	225-2010-043	_
County	Sacramento	SACRAMENTO
Year Built	2005	2005
Total Rooms	6	_
Heating	Yes	_
Cooling	Yes	_
Number of Stories	2	· _
Legal Description	CAMBAY WEST VILLAGE 4	

Sales and Tax Info

Sales History 3/31/2009

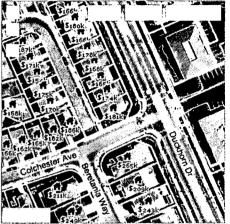
FIRST TIME HOME BUYERS

Sales Price \$172 000

Sponsored By:

Neighborhood

Sacramento, CA 95834



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Homes for sale

Homes

Choose a topic to view as heatmap:

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Mortgage Rates for 95834 Powered by Bankrate

Mortgage Type	Today	Last Week
30 yr fixed mtg	4.69%	4.71%
15 yr fixed mtg	4.11%	4.17%
30 yr fixed jumbo mtg	5.45%	5.47%
5/1 ARM	3.62%	3.69%
5/1 jumbo ARM	4.3%	4.4%
95834	Upo	dated 6/16/2010

Find lenders in your area

Updated 6/16/2010

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6-1

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Home Values

Sacramento, CA 95834

Search options

Refine Search

Homes for Sale:

☑

Include listings

 $\overline{\mathbf{v}}$

Include pre-foreclosures

2

Include foreclosures

Estimate Range:

from \$0

to i \$225,000

Bedrooms:

4+

Bathrooms:

3+

Home Size:

2,000+ sq. ft.

Lot Size:

from Any to Any

Type:

[P]

Single Family

Condo/Co-op

П

Multifamily

-advertisement-

Reset

Homes

Active

3392 Soda Way

70 Seraspi Ct

71 Seraspi Ct

Sacramento, CA 95834

Showing: 81 - 90 of 96 homes

Show: 10 results per page

Size

Previous | 1 2 3 4 5 6 7 8 9 10 | Next

Address **Estimate** FOR SALE

\$205,999 3 ba 2,320 sq. ft. 4 br

Baths

3 ba

3 ba

Single Family Lot Size: 3,006 sq. ft.

Beautiful home 4 bed 2 1/2 baths, easy to show!... more...

Beds

Virtual Tour 12 Photos View Comparable Homes

Track this Home

2,064 sq. ft.

2.090 sq. ft.

2,064 sq. ft.

\$204,505 Single Family Lot Size: 4,850 sq. ft.

4 br

View Comparable Homes Track this Home

FOR SALE \$204,900 Active 3472 Loggerhead Way

Single Family Lot Size: 4,879 sq. ft. THIS HOME IS A MUST SEE!!!!! GRANITE

4 br

COUNTER TOPS, CROWN MOLDING, LAMINATE AND TILE FLOORING THROUGHOUT. IT WILL GO FAST... more...

12 Photos

View Comparable Homes

4 br

Track this Home

3 ba

\$203,219 Single Family Lot Size: 3,760 sq. ft.

> View Comparable Homes Track this Home

41 Seraspi Ct \$198.081 4 br 3 ba 2,064 sq. ft.

Single Family Lot Size: 3.495 sq. ft.

Track this Home View Comparable Homes

1838 Alice Way \$202,048 2,064 sq. ft. 4 br

Single Family Lot Size: 3,594 sq. ft.

View Comparable Homes Track this Home

1770 Alice Way \$197,644 4 br 3 ba 2,064 sq. ft.

Single Family Lot Size: 3,375 sq. ft.

View Comparable Homes Track this Home

1874 Alice Way

\$203.314 4 br 3 ba 2,064 sq. ft.

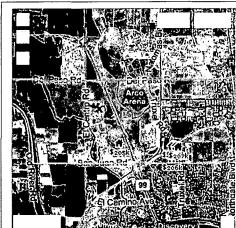
Single Family Lot Size: 3,594 sq. ft.

View Comparable Homes

Track this Home

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Homes for sale

Choose a topic to view as heatmap

None

Neighborhood

Sacramento, CA 95834

Median Estimated Home Value

ZIP 95834 \$191,485

Sacramento \$158,850

California \$300,520

12-month Change in Median Estimated Home Value

About...

About...

ZIP 95834

-.81%

Sacramento -2.75%

California :-2.39%

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Home Values

Sacramento, CA 95834

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Refine Search Homes for Sale: \square Include listings $\overline{\mathbf{v}}$ Include pre-foreclosures $\overline{\mathbf{v}}$ Include foreclosures Estimate Range: from \$0 \$200,000 Bedrooms: 4+ Bathrooms: 3+ Home Size: 2,000+ sq. ft. Lot Size:

from Any

Single Family

Condo/Co-op

Multifamily

Type:

 $\overline{\mathcal{Q}}$

 $\overline{\mathbf{v}}$

 $\overline{\mathbf{v}}$

to Any

cyberhomes

Sacramento, CA 95834 Show: 10 results per page Showing: 11 - 13 of 13 homes Previous 1 2 Next Address **Estimate** Beds **Baths** Size \$180,900 3,180 sq. ft. FOR SALE 4 hr 3 ba Active 3200 Marrissey Ln Single Family Lot Size: 3,189 sq. ft. 1 Photo View Comparable Homes Track this Home 1092 Prego Way \$198,700 5 br 2,447 sq. ft. Single Family Lot Size: 7,841 sq. ft. View Comparable Homes Track this Home 48 Tundra Way \$161,453 2,059 sq. ft. Single Family Lot Size: 7,405 sq. ft. View Comparable Homes Track this Home Previous 1 2 Next

Maps

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Homes for sale Choose a topic to view as heatmap: None

Neighborhood

Sacramento, CA 95834

Median Estimated Home Value

ZIP 95834 \$191,485

Sacramento \$158,850

California \$300,520

12-month Change in Median Estimated Home Value

About...

ZIP 95834

-.81%

About...

Sacramento -2.75%

California -2.39%

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Home Values

4009 33rd St, Sacramento, CA 95820

Search options

Home

4009 33rd St, Sacramento, CA 95820

Back to search results Next

Estimate:

\$72,050

Change over last month: Estimate Range: \$64,845 - \$82,857

Last Update: May 10, 2010

advertisement

Estimated Home Value

Compared to: ZIP 95820

Sacramento

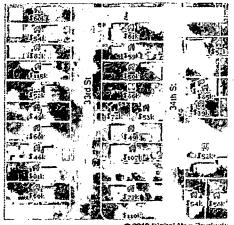
☑ CA

Change over: i year | All

🕮 Sony, no data is available for this area.

Neighborhood

Sacramento, CA 95820



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... Homes for sale Homes Multifamily homes

Choose a topic to view as heatmap:

avertisement

Home Facts

Estimate Range

\$64,845 - \$82,857

Bedrooms

Bathrooms

Living Area

1,010 Sq feet

Lot Size

2,614 Sq feet

Type

Single Family

Parcel

020-0051-012

County

Sacramento

Year Built

1938

Total Rooms

Heating

None

Cooling

Number of Stories

None

Legal Description

W 1 2 LOT 100 COLOMA HEIGHTS

Sales and Tax Info

THEN YEAR HOLD DAYERS

Sales History

Sales Price

8/13/2008 HOME OWNERSHIP

\$157,500

Sponsored By:

Home Equity Rates for 95820 Powered by Bankrate

Last Week Loan Type Today 3.74% \$30K HELOG 3.74% 6.24% 6.24% \$30K home equity loan 6.24% \$75K home equity loan 6.24% 6.24% 6.24% \$50K home equity toon 3.74% 3.74% SSOK HELOC

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Home Values

471 Grand Ave, Sacramento, CA 95838

Search options

Home

471 Grand Ave, Sacramento, CA 95838

Back to search results

Estimate:

\$70,203

Change over last month:

Estimate Range: \$63,182 - \$80,733

Last Update: May 10, 2010

-advertisement-

Estimated Home Value

About...

Compared to: ZIP 95838 ZIP Sacramento

Change over: 1 year | All

[] This House

95838

Sacramento

医马克德

11 243

1,127 Sq feet

6,534 Sq feet Single Family

250-0064-011

Sacramento

1958

None None

Home Facts Estimate Range

\$63,182 - \$80,733

Bedrooms Bathrooms

Living Area

Lot Size

Type

Parcel

County

Year Built **Total Rooms**

Heating

Cooling **Number of Stories**

Legal Description

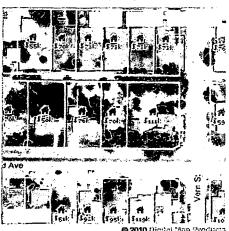
LOT 18 BLK 4 AMD SUB OF BLKS 4 & 5 OF THE AMD SUB OF WIDEL PASO HTS

Sales and Tax Info

Sponsored By:

Neighborhood

Sacramento, CA 95838



Multifamily homes Choose a topic to view as heatmap:

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Home Equity Rates for 95838 Powered by Bankrate

tionic Equity to the second se			
Loan Type	Today	Last Week	
SOOK HELOC	3.74%	3.74%	
\$30% home equity loan	6.24%	6.24%	
\$75K home equity lean	6.24%	6.24%	
\$50K home equity form	6.24%	6.24%	
SECK HELOC	3.74%	3.74%	
95838	Up	dated 6/1/2010	

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95838

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Home Values

Sonoma, CA 95476

Search options

Home

19255 Bay St, Sonoma, CA 95476

Back to search results Next

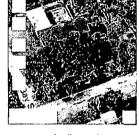
Estimate:

\$182,610

Change over last month:

Estimate Range: \$164,349 - \$210,001 Last Update: June 9, 2010

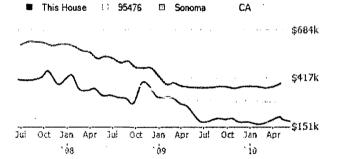
-\$9,540



-advertisement-

Estimated Home Value

Compared to: ☑ ZIP 95476 ☑ Sonoma Change over: 1 year | 3 years | All



Home Facts

Estimate Range	\$164,349 – \$210,001
Bedrooms	. 2
Bathrooms	1
Living Area	639 Sq feet
Lot Size	6,240 Sq feet
Туре	Single Family
Parcel	052-421-003
County	Sonoma
Year Built	1910
Total Rooms	3
Heating	_
Cooling	_
Number of Stories	_
Legal Description	_

Sales and Tax Info

Tax Year

Improvements + Land

Total

Neighborhood

Sonoma, CA 95476



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Homes Multifamily homes

Choose a topic to view as heatmap:

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Home Equity Rates for 95476 Powered by Bankrate

Loan Type	Today	Last Week
\$30K HELOC	5.87%	5.87%
\$30K home equity loan	7.25%	7.25%
\$75K home equity loan	7.25%	7.25%
\$50K home equity loan	7.25%	7.25%
\$50K HELOC	5.12%	5.12%
95476	Updated 6/16/2010	

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HOME OWNERSHIP

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Homes For Sale

3612 N Country Dr, Antelope, CA 95843

Search options

Home

3612 N Country Dr, Antelope, CA 95843

Back to search results Prev Next

Estimate:

\$149,243

Change over last month:

Estimate Range: \$134,318 - \$171,629 Last Update: June 9, 2010

·\$1,839

-advertisement-

Estimated Home Value

Compared to: ☑ ZIP 95843 ☑ Antelope

Change over: 1 year | All

☐ This House

95843 Antelope

5590k

\$359k

Jac Oct Jan 10

Home Facts

Estimate Range	\$134,318 - \$171,629	
Bedrooms	4	
Bathrooms	2	
Living Area	1,429 Sq feet	
Lot Size	8,886 Sq feet	
Туре	Single Family	
Parcel	203-0370-007	
County	Sacramento	
Year Built	1979	
Total Rooms	7	
Heating	Yes	
Cooling	Yes	
Number of Stories	. 1	
Legal Description	NORTH COUNTRY 01 EXC M R	

Sales and Tax Info

Sales History

Sales Price \$117,000

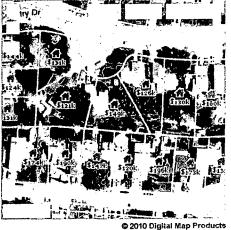
1/28/1999

FIRST TIME HOME BUYERS

Sponsored By:

Neighborhood

Antelope, CA 95843



Homes

Choose a topic to view as heatmap:

None

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Home Equity Rates for 95843 Powered by Bankrate

Loan Type	Today	Last Week
\$30K HELOC	4.62%	3.74%
\$30K home equity loan	6.49%	6.24%
\$75K home equity loan	6.24%	6.24%
\$50K home equity loan	6.24%	6.24%
\$50K HELOC	3.74%	3.74%
95843	Updated 6/13/2010	

Find lenders in your area

EXHIBIT L

Property Characteristics

Bedrooms: 3

Year Built: 1989

Square Feet: 1,231 SF

Bathrooms: 2

Garage: Garage 2

Lot Size:

Total Rooms:

Fireplace:

Zoning:

Pool:

Number of Units: 0

No of Stories:

Latitude: 38.753173828125

Use Code: Single Family Residential Longitude: -121.315933227539

Building Style:

Sale Loan Info

Transfer Date: 12/29/2008

Seller: GUINTINI, LYNN M

Transfer Value: N/A

Document #: 2008-0099333

Cost/Sq Feet : N/A

First Loan Amt: N/A

Lender:

Title Company: NONE AVAILABLE

Foreclosure Deed Notice of Sale (aka Notice

Type:

of Trustee's Sale)

Recording Date: 02/19/2009

Sold \$ 139,000

Assessment & Tax Information

Assessed Value: \$130,182

Improvement Value: \$78,755

Land Value: \$51,427

Percent Improvement: 60.5%

Tax Amount: \$1,370.52

Tax Account ID:

Tax Rate Area: 5-006

Homeowner Exemption: H

2006

Market Improvement Value:

Tax Year: 2008

Market Value: Market Land Value:

1-1

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Home Values

Homes

Roseville, CA 95747

Search options

Refine Search Homes for Sale: $\overline{\mathbf{Q}}$ Include listings $\overline{\mathbf{Y}}$ Include pre-foreclosures Include foreclosures Estimate Range: from \$0 to \$150,000 Bedrooms: 3+ Bathrooms: 2+ Home Size: 1,000+ sq. ft. Lot Size: from Any to Any Type: $\overline{\mathcal{L}}$ Single Family Condo/Co-op Multifamily Reset

-advertisement-

Roseville, CA 95747 Showing: 1 - 5 of 5 homes Show; 10 results per page Address **Estimate** Size Beds **Baths** 1349 Hidalgo Cir \$161,400 3 br 2 ba 1,399 sq. ft. Single Family Lot Size: - sq. ft. View Comparable Homes Track this Home \$163,482 1311 Hidalgo Cir 3 br 2 ba 1,399 sq. ft. Single Family Lot Size: - sq. ft. View Comparable Homes Track this Home 1346 Hidalgo Cir \$146,615 3 br 2 ba 1,154 sq. ft. Single Family Lot Size: - sq. ft. View Comparable Homes Track this Home 1315 Hidalgo Cir \$141,328 2 ba 1,154 sq. ft. 3 br Single Family Lot Size: - sq. ft. Track this Home View Comparable Homes 1,056 sq. ft. 134 Hap Arnold Loop \$177,476 3 br 2 ba Single Family Lot Size: - sq. ft. Track this Home View Comparable Homes Equal Housing Opportunity. Information is not guaranteed.

Homes

Choose a topic to view as heatmap:

None

Neighborhood

Roseville, CA 95747

Median Estimated Home Value

ZIP 95747 \$293,370

Roseville \$273,510

California ,\$300,520

12-month Change in Median Estimated Home Value

About...

About...

ZIP 95747

4.79%

Roseville

5.13%

California -2.39%

Special Reports

GOING GREEN

Resources and renovation tips for making your home more earth-friendly.

FIRST TIME HOME BUYERS

Your first home: Plan it, find it. pay for it, love it EXHIBIT M